

Table I.C.4.a(2004) Percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	23.7%	63.4%	52.7%	35.7%	19.9%	9.7%	53.2%	14.4%
Industry group **								
Agric., fish., forest.	59.6%	76.2%	76.9%	53.3%	58.2%	52.7% *	69.9%	56.4%
Mining and manufacturing	18.3%	64.9%	48.7%	28.7%	14.7%	10.3%	44.8%	12.8%
Construction	44.8%	65.8%	49.4%	41.6%	37.1%	19.9% *	52.3%	34.2%
Utilities and transp.	14.8%	71.4%	58.0%	34.6%	16.1%	5.8% *	48.3%	9.7%
Wholesale trade	28.6%	74.5%	42.3%	41.8%	23.8%	4.4% *	52.1%	16.4%
Fin. svcs. and real estate	20.1%	56.1%	63.5%	31.0%	19.4%	11.2%	55.4%	13.0%
Retail trade	14.8%	56.4%	50.4%	24.9%	10.4%	2.9% *	46.3%	5.7%
Professional services	27.0%	63.5%	55.7%	42.8%	21.7%	11.7%	58.8%	16.9%
Other services	24.9%	64.7%	54.9%	32.2%	17.0%	10.9% *	53.3%	14.3%
Ownership								
For profit, incorporated	22.8%	64.0%	50.1%	35.5%	18.9%	8.9%	51.8%	13.3%
For profit, unincorporated	25.3%	60.2%	55.5%	31.1%	14.7%	6.9%	54.7%	10.8%
Nonprofit	27.2%	67.8%	67.4%	41.5%	25.2%	16.0%	61.4%	21.0%
Age of firm								
Less than 5 years	33.2%	59.5%	42.8%	21.4% *	6.0% *	0.2% *	47.0%	8.7% *
5-9 years	39.8%	62.5%	59.5%	34.9%	19.7%	24.9% *	55.9%	23.1%
10-19 years	35.1%	60.2%	50.4%	35.0%	16.2%	7.6% *	52.2%	18.1%
20 or more years	24.6%	66.5%	53.4%	37.0%	21.6%	10.1%	53.8%	16.2%
Unknown	8.9%	74.8% *	94.3%	45.9%	8.4% *	8.5%	56.1%	8.5%
Multi/single status								
2 or more locations	12.7%	59.4%	46.0%	35.4%	18.0%	8.6%	42.6%	11.4%
1 location only	44.5%	63.5%	53.5%	35.8%	23.5%	43.6%	54.5%	28.3%
Percent full-time employees								
Less than 25%	30.1%	61.6%	58.4%	31.3%	11.5% *	29.0% *	51.5%	23.5%
25-49 %	19.0%	47.9%	66.2%	30.0%	18.0% *	5.7% *	50.4%	11.2%
50-74 %	20.4%	64.9%	47.2%	31.4%	21.9%	5.7%	54.0%	10.7%
75% or more	24.4%	63.9%	52.7%	36.5%	20.0%	10.2%	53.2%	14.9%
Union presence								
No union employees	26.5%	63.2%	52.7%	34.8%	18.7%	7.9%	53.3%	14.3%
Has union employees	22.9%	72.8%	50.9%	50.1%	30.1%	17.1%	55.4%	20.5%
Unknown	7.4%	57.3%	61.7%	15.8% *	19.0%	5.9%	38.8%	6.5%
Percent low wage employees								
50% or more low wage	17.7%	62.9%	47.5%	30.7%	15.3%	4.8% *	49.6%	9.8%
Less than 50% low wage	25.2%	63.6%	53.6%	36.8%	21.2%	11.0%	53.9%	15.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.4.a(2004) Standard error for percent of private-sector employees enrolled in a health insurance plan that take single coverage that required no employee contribution by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.45%	2.54%	2.05%	1.23%	1.53%	0.54%	1.37%	0.57%
Industry group **								
Agric., fish., forest.	7.33%	5.44%	11.34%	15.63%	15.40%	16.30% *	7.55%	13.00%
Mining and manufacturing	1.68%	6.59%	4.35%	4.53%	2.84%	1.80%	2.54%	1.92%
Construction	3.11%	3.99%	4.44%	4.87%	8.11%	7.22% *	3.54%	4.25%
Utilities and transp.	1.85%	10.25%	9.25%	7.66%	3.68%	2.24% *	4.34%	2.40%
Wholesale trade	2.76%	3.32%	6.55%	4.58%	5.46%	2.40% *	2.91%	2.77%
Fin. svcs. and real estate	1.95%	6.52%	7.00%	7.48%	3.70%	2.37%	4.32%	2.01%
Retail trade	0.77%	4.70%	2.93%	4.29%	2.85%	0.89% *	2.29%	0.89%
Professional services	1.21%	3.57%	3.58%	2.56%	2.74%	1.44%	2.78%	1.53%
Other services	1.67%	3.45%	4.84%	3.66%	3.75%	3.58% *	2.41%	2.11%
Ownership								
For profit, incorporated	0.58%	3.08%	1.79%	1.64%	1.51%	0.63%	1.58%	0.73%
For profit, unincorporated	1.93%	3.83%	5.40%	4.86%	3.05%	1.42%	2.77%	1.48%
Nonprofit	1.56%	5.69%	5.47%	3.91%	3.39%	2.49%	3.40%	1.98%
Age of firm								
Less than 5 years	2.79%	4.77%	5.21%	8.41% *	3.07% *	0.20% *	4.35%	3.25% *
5-9 years	2.77%	3.54%	4.61%	4.78%	4.46%	7.94% *	2.06%	4.71%
10-19 years	1.55%	4.06%	3.67%	3.55%	1.52%	2.60% *	2.90%	1.75%
20 or more years	0.55%	3.60%	2.31%	1.32%	2.17%	0.99%	1.90%	0.91%
Unknown	0.99%	22.61% *	28.11%	13.67%	2.71% *	0.92%	16.17%	0.91%
Multi/single status								
2 or more locations	0.61%	7.59%	7.01%	3.31%	1.68%	0.59%	4.91%	0.57%
1 location only	0.81%	2.59%	1.91%	1.15%	2.84%	9.63%	1.29%	1.22%
Percent full-time employees								
Less than 25%	4.23%	5.12%	9.24%	7.50%	3.98% *	10.51% *	5.52%	6.13%
25-49 %	2.19%	9.21%	6.78%	2.58%	6.26% *	4.19% *	5.40%	2.88%
50-74 %	1.06%	3.73%	4.95%	3.07%	3.65%	1.01%	2.97%	1.44%
75% or more	0.58%	3.31%	1.70%	1.29%	1.97%	0.42%	1.70%	0.64%
Union presence								
No union employees	0.60%	2.60%	2.20%	1.41%	1.42%	0.89%	1.37%	0.36%
Has union employees	2.20%	7.86%	9.06%	5.91%	3.70%	2.51%	4.02%	2.15%
Unknown	0.99%	10.06%	14.06%	7.77% *	4.51%	1.00%	6.44%	0.98%
Percent low wage employees								
50% or more low wage	0.88%	4.55%	4.96%	3.89%	3.03%	1.55% *	2.59%	1.40%
Less than 50% low wage	0.44%	2.48%	2.35%	1.55%	1.85%	0.49%	1.46%	0.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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